

Sunlife of Canada

Below are a series of questions and answers regarding this product. Please refer to the original policy or contact your provider for more detailed information (management, investment performance history, etc.). If you are invested with this provider, use the information below to help you compare benefits, features, and fees with our plan's 4 active investment providers.

Product Name: Compass II

Customer Service:

Type of Product: Fixed Annuity

Does this product have . . .

1.	a guaranteed minimum earnings rate for this contract?	Yes	one year fixed series 4%
2.	an annual contract fee?	Yes	\$25 each contract anniversary & upon full surrender
3.	internal fund transfer fees?	No	
4.	an annual penalty-free withdrawal amount?	Yes	10% of purchase payments
5.	quarterly statements sent to the participant's home address?	No	to the State
6.	the ability for participants to request account information and make asset allocation changes without the State of Iowa's involvement?	No	State must request information. Asset allocation changes do not apply to a fixed annuity.
7.	online access to accounts for the participant?	No	
8.	distribution options including lump sum(s), systematic payments, annuity payments and transfer/rollovers?	Yes	
9.	a surrender charge?	Yes	5% on each contribution
10.	surrender charge exceptions?	No	
11.	a guaranteed principal return at death?	Yes	greater of: contracts minus withdrawals, value or processed, or 5th contract anniversary
12.	disclosure of total fees?	No	prospectus
13.	ability to send distribution payments to participant's home address or bank account?	No	with State's authorization signature guarantee
14.	correct tax reporting on taxable withdrawals?	No	State does it

